

**Amendment to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1-21. (Cancelled)

22. (Previously presented) A system for issuing prepaid negotiable instruments to an account holder, comprising:

a database for storing, in relation to a prepaid account of the account holder, an account identifier and a balance associated with the prepaid account, wherein the balance represents funds deposited to the prepaid account as advance payment for negotiable instruments, wherein withdrawals against the prepaid account are made only by issuance of negotiable instruments, and wherein the prepaid account is maintained by a non-banking institution and the prepaid account is thus not an FDIC insured account;

a transaction terminal for issuing negotiable instruments, the terminal including a card reader for reading a card having data thereon representing the account identifier, an input device for entering the amount of the negotiable instrument, and a printer for printing the amount on the negotiable instrument;

a server system in communication with the database and the transaction terminal, the server system receiving the account identifier in response to the card being read at the transaction terminal, accessing the database to determine the balance within the prepaid account associated with the account identifier, authorizing a negotiable instrument to be issued at the terminal if there is a sufficient balance within the account to cover the amount of the instrument, and debiting the prepaid account by the amount of the issued negotiable instrument; and

a communication link connecting the server system for receiving data from a banking institution, the data relating to a bank account maintained by the banking institution for the benefit of the account holder, for receiving deposits for the account holder and immediately

and automatically crediting those deposits to the prepaid account for the benefit of the account holder;

wherein the account holder is a cash-based consumer not having a relationship with a banking institution, wherein funds are deposited for the benefit of the account holder into the bank account, wherein those funds are then immediately swept into the prepaid account, and wherein the funds are accessed by the account holder only through the issuance of prepared negotiable instruments.

23. (Canceled)

24. (Previously presented) The system of claim 22, wherein the deposits received at the bank account are direct deposits through an automated clearinghouse (ACH) system.

25. (Previously Presented) The system of claim 22, wherein a personal identification number (PIN) is associated with the card, wherein the card is presented by the account holder at the transaction terminal, and the PIN is entered at the input device of the terminal in order for the account holder to request issuance of a negotiable instrument.

26. (Previously Presented) The system of claim 25, wherein the account is an anonymous prepaid account, wherein the database stores no identifying personal information concerning the account holder, and wherein the server system authorizes issuance of a negotiable instrument without requiring identifying information concerning the account holder other than the account identifier and the PIN.

27. (Previously Presented) The system of claim 25, wherein the account is an anonymous prepaid account, wherein the database stores no identifying personal information concerning the account holder other than the account holder name to appear as payee on the negotiable instrument, and wherein the server system authorizes issuance of a negotiable

instrument without requiring identifying information concerning the account holder other than the account identifier and the PIN.

28. (Previously Presented) The system of claim 27, wherein the negotiable instrument is issued in the name of the account holder, and wherein the negotiable instrument is preprinted with a restrictive legend requiring identification for cashing the negotiable instrument.

29. (Previously Presented) The system of claim 28, wherein the negotiable instrument is further preprinted with a restrictive legend setting an upper limit for its face value.

30. (Previously Presented) The system of claim 22, wherein the transaction terminal is an automated teller machine (ATM).

31. (Previously Presented) The system of claim 22, wherein the transaction terminal is a point of sale (POS) terminal.

32. (Canceled)

33. (Previously presented) The system of claim 22, wherein the non-banking institution is a Licensed Money Transmitter (LMT), wherein the LMT requires a transaction fee for issuing the negotiable instrument, and wherein the transaction fee is deducted from the account when the negotiable instrument is issued.

34. (Previously presented) The system of claim 33, wherein the server system authorizes a negotiable instrument to be issued at the terminal if there is a sufficient balance within the account to cover the amount of the transaction fee in addition to the amount of the negotiable instrument.

35. (Previously Presented) The system of claim 22, wherein the printer prints the name of the account holder on the negotiable instrument so that the negotiable instrument is payable to the account holder.

36. (Previously Presented) The system of claim 35, wherein the balance associated with the account and stored in the database is limited to a predetermined maximum value.

37. (Previously Presented) A method for issuing prepaid negotiable instruments to an account holder, comprising:

storing in a database and in relation to an account of the account holder, an account identifier and a balance associated with the account, wherein the balance represents funds deposited to the account as advance payment for negotiable instruments, wherein withdrawals against the account are made only by issuance of negotiable instruments, and wherein the account is a prepaid account maintained by a non-banking institution;

issuing a prepaid negotiable instrument at a transaction terminal, the terminal including a card reader for reading a card having data thereon associated with the account identifier, an input device for entering the amount of the negotiable instrument, and a printer for printing the amount on the negotiable instrument;

providing a server system in communication with the database and the transaction terminal, the server system receiving an account identifier in response to a card being read at the transaction terminal, accessing the database to determine the balance within the account associated with the account identifier, authorizing a negotiable instrument to be issued at the terminal if there is a sufficient balance within the account to cover the amount of the instrument, and debiting the account by the amount of the negotiable instrument so that the negotiable instrument issued at the transactional terminal is prepaid;

maintaining a bank account at a banking institution for the benefit of the account holder and for receiving direct deposits for the account holder; and

upon any such deposit, immediately and automatically debiting the bank account by the amount of the deposit and crediting such deposit to the balance stored in the database for the prepaid account for the benefit of the account holder;

wherein the account holder is a cash-based consumer not having a relationship with a banking institution, wherein funds are deposited for the benefit of the account holder into

the bank account, wherein those funds are then immediately and automatically swept into the prepaid account, and wherein the funds are accessed by the account holder only through the issuance of prepaid negotiable instruments.

38. (Previously Presented) The method of claim 37, further comprising printing the name of the account holder on the negotiable instrument as the payee and printing a restrictive legend requiring identification in order to cash the negotiable instrument.

39. (Canceled)